

How CT aims to innovate its way into the 'New Economy'

By Gregory Seay
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State Sen. John Fonfara had some simmering questions about Connecticut's economy and its future.

Lots of questions, he said, related to the intersection of tax policy, entrepreneurship and job growth—the latter pair he believes could

be harnessed to keep more young talent at home and kickstart the state's lackluster economy.

To find answers, the Hartford Democrat, who co-chairs the influential Finance, Revenue & Bonding Committee, beginning last summer took a months-long "walk in the desert," gathering feedback

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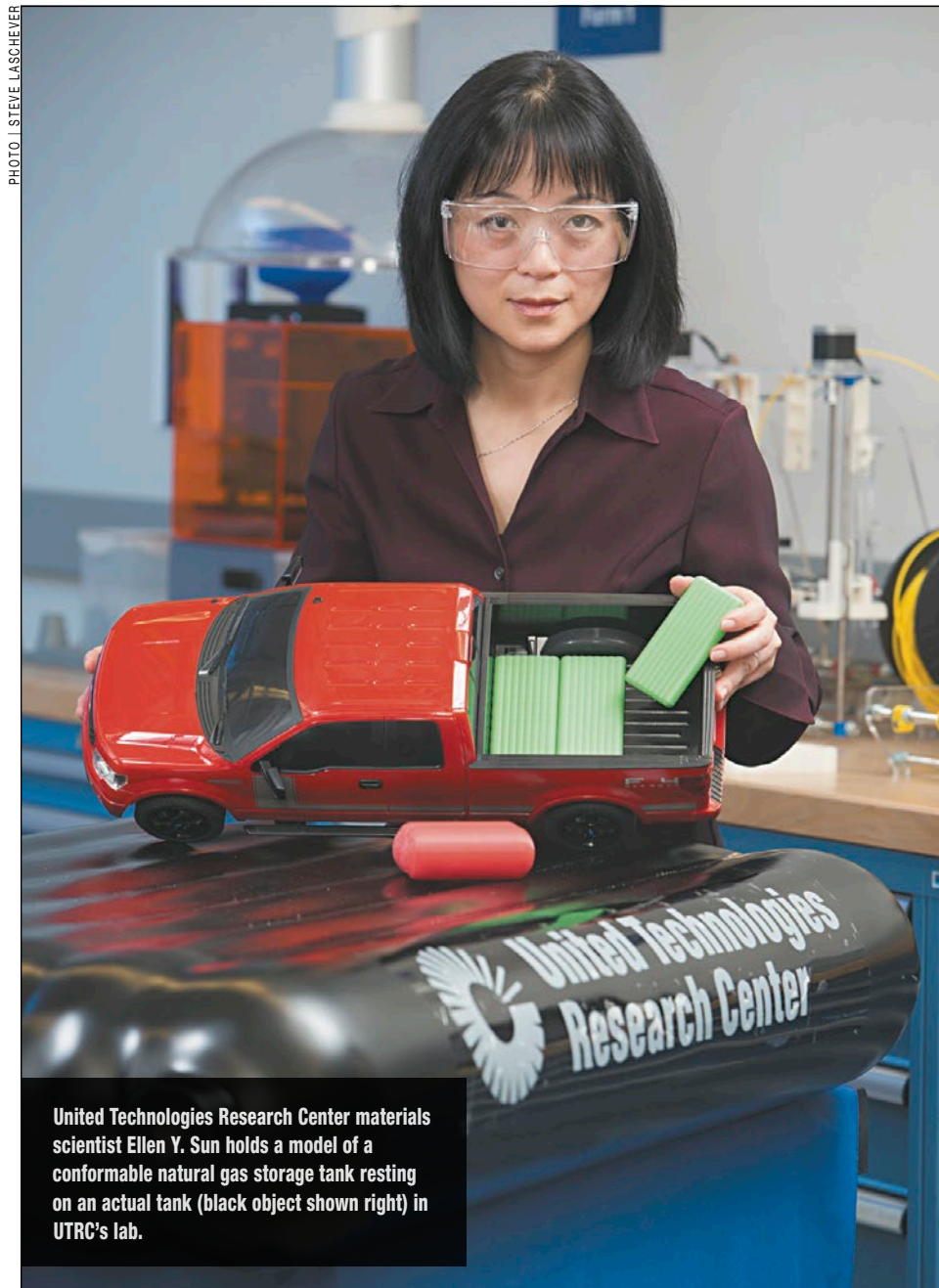


State Sen. John Fonfara (right) talks to Hartford Denim Co.'s Melisa Hadvab (left) during a visit to a cluster of innovative small businesses in Hartford's Parkville neighborhood.



Strategy Shift

Farmington insurer Connecticare's strategy to focus more attention on individual-consumer product lines, which aren't without their risks, has resulted in a significant shift in the company's revenue sources. **PG. 3**



BUILDING CAPACITY

UTRC conformable fuel tank could boost natural gas vehicles

By John Stearns
jstearns@HartfordBusiness.com

The research arm of United Technologies Corp. has developed a fuel tank made of a special composite material that could help get more natural gas vehicles on the road and reduce greenhouse gas emissions.

It's the first commercially viable conformable natural gas storage tank in the world, said Ellen Y. Sun, project leader for the tank's development at United Technologies Research Center (UTRC) in East Hartford, where all the innovation and engineering occurred.

It's conformable because it's flexible in size, flat and stackable, allowing the tank to be placed under a pickup truck bed or car trunk, for example, or perhaps elsewhere in a vehicle chassis.

The flat design also takes up less space in vehicles and stores more gas than traditional

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FOCUS: GREEN BUSINESS

Net-zero homes

Homes that generate all of their own power through energy efficiencies and renewables represent an attractive market for specialized builders, but broad demand for them so far remains elusive in Connecticut. **PG. 8**

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ConnectiCare's strategy shift: growing consumer focus

By Matt Pilon

mpilon@HartfordBusiness.com

Mid-sized health insurer ConnectiCare competes with the big dogs for in-state customers, and in recent years it's managed to stake out a dominant position in several challenging lines of business.

Despite competition from the likes of Aetna, Anthem and United Healthcare, since 2014, ConnectiCare has taken and held Connecticut market share leads in both Medicare Advantage plans and on the state's Obamacare insurance exchange, Access Health CT.

ConnectiCare's strategy to focus more attention on individual-consumer product lines, which aren't without their risks, has resulted in a significant shift in the company's revenue sources. While the insurer remains a player in selling employer-sponsored health plans, nearly half of its revenue now comes from "direct-to-consumer" products.

That's up from 15 percent four years ago, said ConnectiCare President Michael Wise during an interview at the company's Farmington headquarters, which houses 750 employees, including executives, salespeople and call-center workers. An aging population and the Affordable Care Act's mandates have created the opportunity in the individual market, but ConnectiCare's decision to pursue it has been deliberate, Wise said.

"There's nobody that's ignoring the direct-to-consumer business," Wise said. "The question is 'who's positioned best to take that on?'"

He contends that ConnectiCare's virtually singular focus on the state for which it's named gives it a leg up on national players. While ConnectiCare's parent company is EmblemHealth, which is dominant in the New York market, ConnectiCare doesn't need to fret with regulations or competitive landscapes in other states. And the providers and hospitals in its network are all a modest drive away from its corporate headquarters.

"That's why we're going after it," Wise said. "It doesn't mean we think our competitors

offer poor products because they have headquarters in other states, but the focus really matters."

As part of its ongoing consumer-facing shift and to mark its 35th year in business, ConnectiCare recently tweaked its logo. New signage adorns the front of its headquarters.

Six months ahead of the fourth annual Obamacare enrollment period, the company continues to play up its Nutmeg-native status.

"We think of Connecticut as more than just a spot on the map. We think of it as more than just a state. We think of it as home," Wise said in an announcement about the rebrand.

Making it work

ConnectiCare has been selling plans on Access Health CT since the exchange's 2014 inception.

Anthem won the market share battle in the inaugural year, but ConnectiCare took the lead in 2015. In the most recent open enrollment period, which ended early this year, ConnectiCare further widened the gap, with approximately 57,000 enrollments to Anthem's approximately 37,000.

Meanwhile, nonprofit HealthyCT had 13,000 and United Healthcare had less than 2,000 enrollees.

Some insurers have cast doubt on the future of the exchange model. United Healthcare announced in April that it would exit Connecticut's exchange and those in a number of other states, after losing \$720 million

Viewpoints

Is ConnectiCare CEO Michael Wise concerned about the proposed mergers between Hartford-based Aetna and Humana and Bloomfield-based Cigna and Anthem?

"Well, big competitors getting bigger makes it tougher," he said.

He declined to delve into specifics on what the proposed deals could mean for ConnectiCare's specific business lines and how it might respond strategically.

ConnectiCare President Michael Wise at the insurer's Farmington headquarters, which now bears a new logo, part of a rebranding timed with the company's 35th anniversary.

on that overall business in 2015.

Aetna — which had initially intended to join Connecticut's exchange, but pulled out before the exchange launched — disclosed that it lost as much as \$140 million on its exchange plans in other states last year.

ConnectiCare's

main exchange competitor Anthem has said it made money on exchanges last year, though it's unclear what its results were in Connecticut.

ConnectiCare is profiting from its exchange business, and it intends to participate in the fourth open enrollment period that begins in November, Wise said. Proposed 2017 rates for both exchange and off-exchange plans will start trickling in to state insurance regulators soon.

The exchange has been a winner so far for ConnectiCare, according to financial data the company provided to insurance ratings firm A.M. Best.

Access Health products netted \$12.3 million for the insurer in the exchange's inaugural year and \$13.6 million last year, A.M. Best data shows. Those products produced revenues of \$140.2 million in 2014 and \$199.1 million in 2015.

Wise said exchange profit margins have been in line with his expectations.

While some carriers are avoiding or

rethinking their involvement with exchanges, Wise said ConnectiCare must help make the state exchange a success.

"We looked at it from the standpoint of 'how could we not participate and make this work in Connecticut?'" he said. "We don't have the choice to say that things aren't working so well in Connecticut, so I think we'll focus on Florida or Texas."

That comment speaks to the difference between the Connecticut-focused insurer and some of its largest competitors, which operate in multiple states and could pull out of markets they don't like.

The Medicare long game

ConnectiCare is also leading Connecticut insurers in Medicare Advantage enrollments, but that hasn't done much for its bottom line over the past few years.

ConnectiCare has booked net underwriting losses in that product segment in four of the last five years, according to A.M. Best. Revenue has grown steadily over that period.

"Federal funding pressures are significant and we expect that will remain the norm," Wise said.

However, he said his company remains committed to the market.

Though many insurers have been squeezed by the federal government's tightening of Medicare Advantage payments, insurers are playing a long game, according to Bridget Maehr, senior financial analyst with A.M. Best.

Continued ➤



PHOTO: STEVE LASCHNER



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ConnectiCare

"I think most insurers feel this is something that is such a big business segment that they don't want to ignore it," Maehr said.

She said aging populations in Connecticut and many other states are what's drawing insurer interest.

Insurers are also interested in keeping as many customers as possible, whether they're rich, low income, working or retired. Offering products on exchanges, in Medicare and to businesses enables that sort of retention.

Update: Broker spat settled

Earlier this year, four high-volume brokers that won a preferred broker contract from Access Health CT were upset when ConnectiCare informed them that their commissions would be 25 percent lower than the brokers believed their contracts stipulated.

Access Health CEO James Wadleigh fretted

at the time that the situation could damage relations between the brokers — who sold thousands of ConnectiCare plans during the enrollment period — and the exchange's leading insurer.

But it turns out the worry was short-lived. Wise said the matter, which he characterized as a miscommunication, had been resolved.

Jennifer Lovett, owner of South Windsor's Crystal Financial, confirmed that she was made whole by ConnectiCare approximately six weeks after the Hartford Business Journal documented the dispute in a Feb. 15 story. She said she intends to keep selling ConnectiCare plans in the coming enrollment period.

"Since then, I think this has actually improved our relationship with them," Lovett said. "They're still a good company, regardless of whether we had differences. We still have to do what's right for the client, and for a lot of clients, that is the right product." ■

Wise said ConnectiCare is "all in" when it comes to its commitment to the state's insurance market.

PHOTO | STEVE LASCHEVER



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Bridget Quinn-Carey

CEO, Hartford Public Library

Highest education: Master's degrees in library and information science, and business administration, 1993 and 2015, respectively, St. John's University.

Executive insights:

From an executive position, particularly in a nonprofit, make sure to have an engaged board and key stakeholders around the community. Also, surround yourself with smart, talented people and let them do their thing.

When not running the library, Bridget Quinn-Carey likes to garden, travel and boat on Long Island Sound.

Quinn-Carey aims to bolster the community's 'campus'

By John Stearns

jstearns@HartfordBusiness.com

Don't be surprised to spot Hartford Public Library's new CEO, Bridget Quinn-Carey, checking out books, iPads or DVDs to library visitors one of these days.

She plans to work the front desk for about an hour every week or so to meet the public, get to know staff and see what's working well or not so well.

Quinn-Carey — who started work April 11 and whose career includes running library systems in Iowa, Essex, Buffalo and Queens — calls her management style open and participatory. She began "Lunch with Bridget," a monthly drop-in for staff to talk with her about anything.

"What I hope that builds is a trust between us because I want to hear their ideas ... their concerns," Quinn-Carey said.

That inclusiveness mirrors her opinion of a library's vital role in society

— a learning campus for all. She stresses its role in early literacy, afterschool enrichment, technology access and training, work readiness and more.

"Libraries really are an integral part of the learning environment of a community. We are the great equalizer and that helps everybody," she said.

They help bridge the digital divide, bringing free technology to people who might not otherwise access it. They provide e-books, e-magazines, e-content for research, and stream audio and video, while preserving physical content.

"All of the people who predicted the death of libraries with the Internet couldn't really have been more wrong because we are just as busy, if not busier, in some elements of the services that we provide," she said.

As COO for the Queens Public Library for five years until March, plus interim president and CEO the last 1½ years, Quinn-Carey said she joined that library during deep budget cuts that reduced staff and hours. She worked with library stakeholders to demonstrate library benefits and there was a "historic restoration of funds" before she

left. She now faces similar budget pressures in Hartford.

"Learning how to work with the community, to have them help us advocate for the needs of the library, that was really transformational because it put the power in their hands," she said.

Jerry Nichols, director of the Palmer Institute for Public Library Organization and Management at Long Island University, called Quinn-Carey a strong public administrator and exceptional librarian, "passionately dedicated to the mission of the public library and its critical role in its community and in our American democracy."

Nichols, who was a consultant and trainer for her staffs in Buffalo and Queens, said Quinn-Carey "is a team player, but will stand up and fight for the library and for the people it serves."

Quinn-Carey, 47, also has library construction experience, timely as UConn plans to remodel two floors of the central

library for classrooms and other use as part of its new downtown campus.

She's excited by the partnership and envisions student opportunities to mentor and serve as role models for youth.

Quinn-Carey returns to Connecticut after serving early in her career as interlibrary loan coordinator with the Connecticut State Library and nine years running the Essex Library Association before Buffalo and Queens. She and her husband, Jim, an attorney, and youngest daughter, 14, moved from Long Island to Essex last August. Quinn-Carey commuted home on weekends.

The couple — whose oldest daughter, 20, attends the University of Maine — will establish a Hartford residence.

Her jobs around the U.S. made her a better leader, she said, "and you can draw on the good and the bad from all those different experiences."

Revelations at Queens about the former CEO's allegedly questionable spending on library credit cards that got him fired and also raised questions about some of her expenses — she contends all were legitimate — taught her the importance of good policies and internal controls. ■

Check out a video clip of Bridget Quinn-Carey's interview at hartfordbusiness.com.

SPOTLIGHT ON: RETAIL



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BY THE NUMBERS

2,702

The number of single-family homes sold in Connecticut in April, up 17.8 percent from a year earlier, according to Connecticut Realtors.

\$6,794

The average property tax bill for Connecticut property owners, giving the state the second highest average property taxes in the nation, according to LERETA, a national real estate tax and flood service provider.

42%

The percentage of Connecticut residents who are concerned that either their job, or their spouse's job, is in jeopardy, according to the InformCT Consumer Confidence Survey.

43%

The percentage of InformCT Consumer Confidence Survey respondents who say they are likely to move out of Connecticut in the next five years.

TOP 5 MOST READ

on HartfordBusiness.com

- Enfield restaurateur nets 1 yr for fraud
- Wine being sold with misleading ratings
- Former CEO questions layoffs at bank meeting
- Cigna, Anthem clash over pending merger
- CT 2nd highest for property tax

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PHOTO CONTRIBUTED

St. Francis Hospital and Medical Center's Hartford patient tower (shown above).

TOP STORY

St. Francis settles pension suit for \$107M

St. Francis Hospital and Medical Center has agreed to pay \$107 million to settle a lawsuit alleging it underfunded its pension plan.

The July 2015 class-action suit alleged that St. Francis underfunded its pension plan by nearly \$140 million, or approximately 34 percent, as of 2013. The Catholic health system has contended that its pension plan is a "church plan," making it exempt from certain federal pension rules under the Employee Retirement Income Security Act, or ERISA.

Plaintiffs argued that the plan was not a church plan because it wasn't established or maintained by a church. But St. Francis spokeswoman Fiona Phelan said that the hospital continues to consider the plan a church plan.

She said St. Francis "remains committed to ensuring our retirees and their beneficiaries receive their benefits under all of our retirement plans. We have complied with the law, and all applicable requirements related to our retirement plans."

The settlement includes a \$17 million immediate payment, followed by annual contributions of \$10 million over the next nine years, according to court documents.

MANUFACTURING

State launches manufacturing jobs challenge

The state's public community colleges and several manufacturers including Sikorsky, Pratt & Whitney and Electric Boat have joined together to launch a "300 Jobs, 300 Days" campaign to enroll and graduate a minimum of 300 students beginning in the upcoming fall 2016 semester.

The goal is to pair graduates from the Connecticut State Colleges and Universities' Advanced Manufacturing Technology Centers (AMTC) with available in-state jobs identified by the manufacturers. The AMTC offers a one-month-certificate program that trains students for careers in aerospace, defense, biotechnology and other manufacturing careers.

Participating community colleges include Asnuntuck in Enfield, Housatonic in Bridgeport, Naugatuck Valley in Waterbury, Quinebaug Valley in Danielson, Manchester Community College in Manchester, Middlesex in Middletown, and Three Rivers in Norwich. The certificate program is offered both part-time or full-time and costs between \$5,000 and \$7,000. Many of the programs have internships or apprenticeships available and credits can apply to an associate degree.

AIRPORT

Bradley says TSA wait times below national average

The Connecticut Airport Authority is claiming wait times at Bradley International Airport are averaging less than 30 minutes during peak hours.

According to a CNNMoney report, earlier this month, Chicago's two airports suggested to passengers that they should arrive at least three hours before a flight this summer in order to clear the TSA security check points. There are concerns those kinds of lines could become more common at airports across the United States.

Bradley officials said they have dedicated a team of employees to monitor TSA screening trends at the Windsor Locks airport with the goal of keeping waits to a minimum.

Kevin Dillon, executive director of the Connecticut Airport Authority, said over the last month, the wait time from arrival in the line until the beginning of the screening process has been on average less than half an hour during peak travel periods.

ECONOMY & LABOR

Optimism and pessimism about state's economy

Connecticut residents are embroiled in a fiscal dichotomy. On the one hand, they feel good about their personal finances but give low marks to the state government's budget.

In the latest InformCT Consumer Confidence Survey, for the first quarter of 2016, the percentage of respondents who believe the Connecticut economy is improving has dropped 10 points from the first quarter of 2015 to the first quarter this year, from just over 34 percent of state residents to just under 24 percent.

A year ago, when asked about current business conditions in Connecticut versus six months prior, 29 percent said conditions were better and only 22 percent said they were worse. That breakdown has now flipped, with 22 percent stating "better" and 29 percent saying "worse."

A majority of respondents (56 percent) said they intend to make some (41 percent) or significant (15 percent) cuts to their personal budget, as a result of budget cuts at the state level.

CT second highest for property taxes

Property taxes in Connecticut are second highest only to New York state, according to a new data survey released today.

According to the recent data from LERETA, a national real estate tax and flood service provider, Connecticut's average property tax bill is \$6,794. New York, due to its concentration of high-priced Manhattan commercial real estate, has the highest average property tax in the nation at \$11,482.

California was third with an average of \$5,156 and Minnesota was fourth highest at \$4,022. According to the data, Alabama had the lowest average at \$619 followed by Arkansas at \$791.

ENVIRONMENT

Anti-pollution regs work, public investment lags

Anti-pollution regulations in Connecticut are working, according to a state watchdog agency, but conservation efforts that rely solely on public investment lag.

And as usual, most of the 900 pollution violations cited in 2015 were at facilities that store or distribute gasoline and oil, typically gas stations and convenience stores, the Council on Environmental Quality's annual report states.

The agency, which operates independently of the state Department of Energy and Environmental Protection, says that global climate change, rising sea levels, and invasive species from other countries, are also affecting conservation of open space and woodland wildlife.

— Journal Inquirer

LEGAL

Wines being sold with misleading ratings

An investigation of 30 liquor stores throughout Connecticut found that nearly 90 percent are misrepresenting the ratings of the wines they sell.

Madison-based Truth in Advertising (TINA.org) said most liquor stores selling wine, including independent neighborhood stores and major chains, displayed wine ratings for bottles or vintages other than those for sale. The organization said it found numerous instances where wines were rated lower than what the sign posted near it indicated and many that were not rated at all.

In letters to each of the 26 stores where a misrepresentation was found, TINA.org said that the marketing was deceptive and "lures consumers into buying a wine that is different from what they believe they are purchasing." The letters urged owners to correct the problem immediately.

HEALTH CARE

AG poised to approve \$105M ECHN acquisition

Attorney General George Jepsen has issued a draft decision greenlighting a California company's acquisition of Eastern Connecticut Health Network.

The buyer, Prospect Medical Holdings, is a for-profit company that operates 13 acute care and behavioral hospitals in three states, including two in Rhode Island.

The ECHN system includes Manchester Memorial Hospital, Rockville General Hospital and related entities.

Jepsen's purview in reviewing the deal include ensuring procedural and financial fairness and protecting and preserving ECHN's charitable gifts, which as of March totaled more than \$23 million.

The AG concluded in his proposed decision that ECHN's board of directors exercised due diligence during the process that led to the sale, that the health system is receiving fair market value, and that its charitable assets would be adequately protected.

RETAIL

Walmart deems CT veterans hiring program a success



Walmart has hired nearly 600 military vets in Connecticut.

Retail giant Walmart said it has hired almost 600 veterans in Connecticut since launching its Veterans Welcome Home Commitment in May 2013, despite overall vet unemployment numbers being low.

Overall, Walmart said it has hired 130,828 veterans nationally since it announced its Veterans Welcome Home Commitment. Of those 130,828 veteran hires, 15,176 have been promoted to jobs with higher pay and greater responsibility, including 59 in Connecticut.

On Memorial Day 2013, Walmart introduced the Veterans Welcome Home Commitment, which guaranteed a job offer to any eligible, honorably discharged U.S. veteran who was within 12 months of active duty. The initial goal was to hire 100,000 veterans by the end of 2018.

In May 2015, Walmart announced the expansion of that original projection, with the goal of hiring 250,000 veterans by the end of 2020. Walmart has also changed the eligibility from within 12 months of active duty, to any veteran who has been honorably discharged since the announcement of the commitment in May 2013.

REAL ESTATE

CT home sales rise significantly

Connecticut home sales and prices jumped significantly in April, but condominium and townhouse prices are dropping.

Connecticut Realtors reported single-family residential home sales in Connecticut increased 17.8 percent to 2,702 in April 2016, compared to 2,294 in April 2015. The

median sales price of \$248,000 reflects a 4.2 percent increase from this period last year.

Townhouses and condominium sales in Connecticut increased 18 percent to 676 in April 2016 compared to 573 in April 2015, but the median sales price fell 3.1 percent to \$155,500, from \$159,900 in the year-ago period.

Foreclosure rates dip in Greater Hartford, statewide

Foreclosure rates in Greater Hartford showed a dip in March but still are higher than the national average as is the state's overall foreclosure rate.

The rate of Hartford-West Hartford-East Hartford area foreclosures among outstanding mortgage loans was 1.42 percent for March 2016, a decrease of 0.23 percentage points compared with March 2015 when the rate was 1.65 percent.

Foreclosure activity in Hartford-West Hartford-East Hartford was higher than the national foreclosure rate, which was 1.09 percent for March 2016, according to property analytics firm CoreLogic.

The state's foreclosure rate for March 2016 was 1.7 percent, down from 2.03 percent in March 2015.

Also in Hartford-West Hartford-East Hartford, the March mortgage delinquency rate decreased: 3.54 percent of mortgage loans were 90 days or more delinquent compared with 4.46 percent for the same period last year.

Connecticut's delinquency rate was 4.09 percent, down from 5.26 percent in March 2015.

WHAT'S AHEAD:

- 6/6 Focus: **Technology**
- The List: **Patents/NASA Contracts**
- Nonprofit Profile: **Main Street Community Foundation**

CALENDAR

FRIDAY, JUNE 10

Connecticut Tax Conference



Kevin Sullivan

The Connecticut Business & Industry Association will be hosting a June 10 forum on key changes to the state's tax code resulting from the 2016 legislative session.

The event will run from 8:30 a.m. to 12:30 p.m. at the Hartford Marriott Farmington, 15 Farm Springs Road.

Speakers will include Department of Revenue Services Commissioner **Kevin Sullivan** and the region's top tax and legal experts who will discuss important tax

changes and what they mean for businesses.

Attendees will also have a choice of in-depth breakout sessions, including common task risks (and benefits) for Connecticut businesses and specific guidance for sales and use taxes on manufacturing and services.

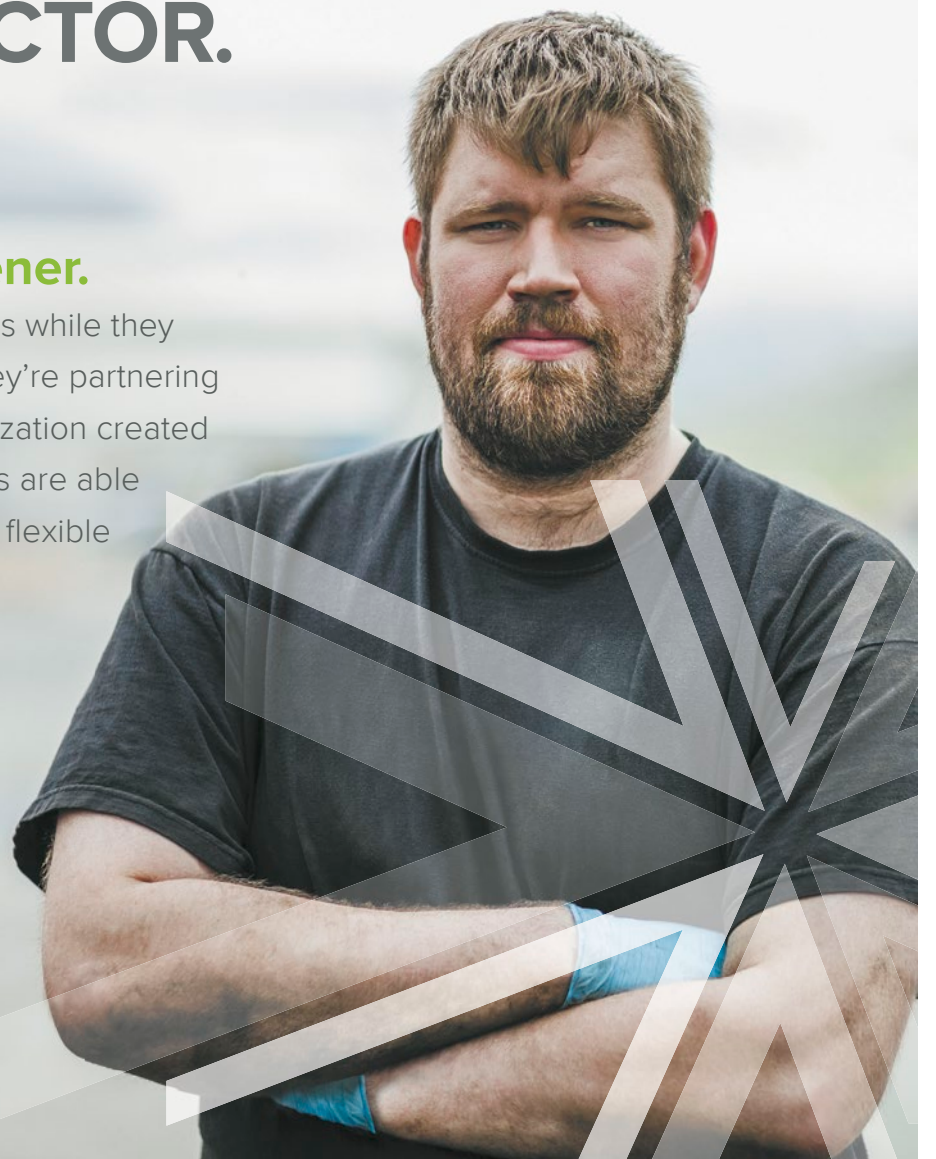
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Net-zero home market growth promising, but still a niche

By Patricia Daddona

Special to the Hartford Business Journal

Homes that generate all of their own power through energy efficiencies and renewables represent an attractive market for specialized builders, but broad demand for them so far remains elusive in Connecticut, industry experts say.

New so-called net-zero energy homes represent a niche that is likely to remain small in the near term, said Steve Baden, executive director of the Residential Energy Services Network, which promotes and tracks the fledgling industry's progress.

Net-zero homes are energy-efficient buildings that use less, or the same amount of energy that is produced on-site through renewable sources.

There's been a 103-percent increase in net-zero homes nationally over a two-year period, but the numbers upon which that percentage is based are very small, Baden said.

Net-zero homes as well as Home Energy Rating System (HERS) houses, which are highly efficient but don't typically have renewables attached, increased from 91 units nationwide in 2013 to 185 in 2015, he said.

Energy and building experts champion the emergence of these newly built houses — often high-end homes that incorporate structural energy efficiencies, with energy-efficient appliances and heating and cooling systems, then add a major renewable source like solar power. But demand is minimal, so far.

"Standard building practices now are making homes much more efficient than they were 10 years ago," said Eric Person, CEO of the Home Builders & Remodeler's Association of Central Connecticut in Rocky Hill. "And that's enough for demand right now."

Spurring interest

In April, Eversource and its partners, which include the state Department of Energy and Environmental Protection, announced its latest round of winning homeowners and builders in its sixth annual Zero Energy Challenge, which is a statewide competition that awards cash prizes to participants who build the most energy-efficient homes.

Jim and Phoebe Katzin's new, \$190,000, 1,450-square-foot home on two acres in Litchfield tied for overall winner in the 2015 challenge.

Jim Katzin says planning for the future was a key component in the decision to build. The payback will make his home energy costs free in 15 years or less, he said.

"I was concentrating mostly on the economics of it," he explained. "I was convinced in my head you could do a net-zero carbon footprint house at least as cheap as a conventional house."

Today's net-zero homes, however, including others that won the challenge, tend to be pricier, costing \$300,000 or more, builders say.

Nick Lehto, owner of Lehto Design/Build in Killingly, has built six net-zero houses in four years and another four that are "net-zero ready" if solar is added, he said.

"A lot of the customers who build a high-end home are a lot more educated about energy efficiency," he explained. "I talk to the average person and they have no idea. But these high-end customers are seeking me out. The 'average Joe' may not see it as possible or affordable. Hopefully it will get to be mainstream one day."

According to DEEP, the state provides a



PHOTOS | ANATOLY LOSHMANOV



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(Top) Paul and Julia Torcellini with their children outside of their Zero Energy Challenge winning home in Eastford (above, right). The Torcellini's designed their home and Davis Contracting of Oxford, Mass., was the builder. (Bottom left) James and Phoebe Katzin outside of their Zero Energy Challenge winning home in Litchfield (bottom, right), built by New Hartford's Revival Homes.

variety of programs that make financing for installing solar in a home attractive.

"There are some incentives in place now, but it seems like we need to be looking at more to encourage net-zero construction," said DEEP spokesman Dennis Schain. "Some of it will be market forces. As the cost of technology comes down, it's better, more efficient."

Gov. Dannel P. Malloy's Council on Climate Change has a goal of reducing carbon emissions in the state by 80 percent from 2010 levels by 2050, Schain said.

According to Enoch Lenge, Eversource's energy-efficiency spokesman, the number of builders in Connecticut who focus exclusively on zero-energy homes has increased from two in 2009 to as many as eight today. Another dozen or so focus on energy efficiency broadly, he said.

"There's a long way to go, but we've

definitely seen a lot of things change in a positive way," he said.

Raising awareness is the main goal of the Zero Energy Challenge, added Lenge.

"[The Challenge] is definitely influencing the market because it's giving builders an opportunity to challenge themselves to try and get as close to net-zero energy as possible and matching the consumers who have an interest with builders," said Person, of the Home Builders association. "Is it moving the needle? It's hard to say. For us, it builds a positive environment for our builders to build in."

To go mainstream, "it would have to take higher importance at the state and federal level," Lenge said. "Right now what's important to building-code officials is safety. It would take training of the building officials and the builders to shift their mindset

[about] what's important."

Proposed incentive

Congress is currently debating a bill (the Sensible Accounting to Value Energy Act) that may help spur greater interest in net-zero homes by encouraging mortgage lenders to incorporate a homeowner's energy costs when calculating home-ownership costs, said Cliff Majersik, executive director of the Washington, D.C.-based Institute for Market Transformation.

"It would fundamentally change the economics of homebuilding so the more energy a builder could save a homebuyer, the more financing the buyer could qualify for," he said.

The bill is part of a larger energy bill in the Senate that needs reconciliation with the House version. "By addressing that," Majersik added, "you'll have home buyers who will be able to afford the net-zero home who couldn't before." ■



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Tank uses less space, holds more gas

metal-cylinder tanks. It also weighs about half as much as a steel cylinder. A tank mock-up in the lab tipped the scale at about 80 pounds and measured 8 inches tall, 32 inches wide and 48 inches long.

"One of the main reasons why there are not too many natural gas vehicles, especially passenger vehicles in the U.S., is because of the storage technology," and the fact that tanks take up too much vehicle space, said Sun, a materials scientist who leads the advanced materials group at UTRC.

In a 2014 report on the Honda Civic natural gas vehicle, for example, Consumer Reports noted roughly half the trunk space was taken up by the tank, leaving only 6 cubic feet left for luggage.

Honda discontinued the vehicle after 2015 citing challenges with consumer demand and natural gas refueling infrastructure.

One advantage of UTRC's conformable tank is its flexibility, Sun noted. Tanks of different height, width and length can be made to fit into various spaces available on vehicles.

Lab to market

UTRC has licensed the tank technology to Adsorbed Natural Gas Products Inc. of Chester, N.J., to develop and produce the first commercially viable adsorbent-based, low-pressure natural gas storage tank for motor vehicles.

ANGP plans to use the tank for natural gas stored at 900 psi, much lower than the 3,200 psi to 3,600 psi typical for compressed natural gas. Adsorbed's natural gas technology uses a highly porous adsorbent material, activated carbon, in the tank to densely store natural gas molecules at the lower pressure. Under controlled depressurization, the molecules release and exit ANGP's storage system in response to engine demand.

"The industry has been waiting more than three decades for the union of low-pressure adsorbed natural gas technology and a conformable tank," said Bob Bonelli, ANGP co-founder and CEO. "UTRC's conformable tank provides 30 percent more storage capacity than multiple cylinders occupying the same envelope."

If that helps make natural gas vehicles more desirable, then the environment stands to benefit.

Switching from gasoline and diesel fuels to compressed natural gas can mean significantly lower amounts of carbon dioxide and air pollutants, including carbon monoxide, nitrogen oxide, nonmethane hydrocarbon, particulate matter,



This is a full-scale mockup of United Technologies Research Center's conformable fuel tank for adsorbed natural gas vehicles. The tank is shown in the bed of Adsorbed Natural Gas Products' natural-gas powered Ford F-150 pickup.

and toxic and carcinogenic pollutants, according to the U.S. Department of Energy. It can also help reduce America's dependence on foreign oil, thanks to natural gas' abundant supply.

Until gasoline prices plummeted late last year, compressed natural gas had historically been significantly cheaper than gasoline on a per gasoline gallon equivalent (GGE) basis, according to data reported in the quarterly Clean Cities Alternative Fuel Price Report from the Department of Energy. The latest report, based on data from the first two weeks of January, showed CNG at \$2.09 GGE and gasoline at \$1.98 per gallon.

UTRC's conformable tank design is ideal for lower-pressure adsorbed natural gas, enabling thinner tank walls and lower material costs, which ANGP hopes will lead to mass-market acceptance of its adsorbed natural gas storage technology for vehicles.

Using natural gas at lower pressure also saves significant money on fueling stations, said Matt Bonelli, ANGP's vice president of marketing.

Fuel dispensers need smaller, less expensive compressors and consume less energy, he said.

There also is an appliance that allows natural gas to be pumped at home from residential gas lines into vehicles, Bonelli said, and ANGP is looking into a home-refueling appliance that would plug into a typical 120-volt outlet, tap the home's natural gas supply and pressurize it to 900 psi to allow for home-based fueling.

Separately, General Electric had worked

with a partner on a design for an inexpensive, high-speed home refueling appliance, but ended that program last year. GE researchers, though, are continuing to explore home-refueling technologies on their own, Todd Alhart, a spokesman for GE Global Research, said in an email.

Alternative uses

While UTRC is working with ANGP to commercialize the tank technology for natural gas vehicles, UTRC also is exploring potential applications for the technology across other UTC divisions, from buildings to aerospace. It's too early to pinpoint specific applications, but there is a range of opportunities, Sun said.

"This particular application is for natural gas, but really the technology is for pressure vessels, so if there is a need to store pressurized gas or liquid inside a container and we wanted to maximize the usage of the space, this is the technology," Sun said. "This is essentially applicable for any application where a pressure vessel or pressure device is needed and space is a premium."

The tank can handle up to 3,600 psi. UTRC, which began developing the technology in late 2012, created prototypes for compressed natural gas applications in that psi range, David Parekh, corporate vice president of research and director at UTRC, said in a written statement. But when UTRC looked for ways to commercialize the technology, it partnered with ANGP to bring UTRC's design to the low-pressure market, he said.

Creating the tank, a carbon fiber reinforced polymer material, involved staff from myriad UTRC divisions, including design, structural analysis, manufacturing, advanced materials and technology transfer to market, Sun said.

"It really fits very well with the type of work we do here at UTRC, being the central research facility for UTC," Sun said. "We are really the innovation engine for UTC and developing game-changing technologies."

Matt Bonelli said UTRC's conformable tank technology is instrumental in what ANGP is trying to accomplish. The tank's weight is less than aluminum cylinder tanks ANGP built for its first-generation onboard storage system and stores more gas in the same space, "which is incredible," he said.

"So they've really given us the opportunity to help make this dream that people have had for over 30 years, a real reality," Bonelli said.

He hopes to see the comfortable tank system commercialized next year, when ANGP is targeting the second-generation, conformable tank system to be certified and ready to go.

"Right now we are in the process of choosing a manufacturer to first prototype and then we'll get going," Bonelli said.

"Certainly, there's something to be gained by a major auto manufacturer starting to design their vehicles to accept these types of systems," he said. "Right now, if you want a natural gas vehicle, your options are pretty limited in the U.S."

He thinks operators of light-duty fleets, including passenger cars and SUVs, will be interested in using the natural gas system using UTRC's tank because it's lighter, less expensive and stores more gas.

"We're focused for right now mostly on light-duty, because that's where the market opportunity is," he said.

According to the Department of Energy, there currently are limited light- and heavy-duty natural gas vehicles available from original equipment manufacturers. However, qualified system retrofitters can also reliably convert vehicles for natural gas operation.

Matt Bonelli thinks bi-fuel vehicles, for now, are the best option for people to use natural gas, tapping it for around-town driving and commuting, with the ability to switch to gasoline for longer trips.

"I think that natural gas is a great fuel source for vehicles to get us to bridge that gap from gasoline to maybe hydrogen some day — that would be fantastic," he said. ■

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LEED-certified buildings in Connecticut

(Grouped by the most recently certified)

Building	Certification level	Certification date	Square footage	Project type
University of Connecticut Health Center Laboratory 263 Farmington Ave. Farmington, CT 06030	Silver	Apr 6, 2016	96,000	Higher education, campus
Marsh & McLennan Cos. 501 Merritt 7 Norwalk, CT 06851	Silver	Feb 18, 2016	208,000	Commercial office
University of Connecticut Weston A. Bousfield Psychology Building Annex 406 Babbidge Road, Unit 1020 Storrs, CT 06269	Silver	Feb 17, 2016	31,603	Higher education, campus
Old Lyme High School 69 Lyme St. Old Lyme, CT 06371	Gold	Dec 22, 2015	124,983	9-12 education
Jenkins-Waggoner Laboratory 123 Huntington St. New Haven, CT 06511	Gold	Dec 18, 2015	24,995	State government
J.M. Wright Technical High School 120 Bridge St. Stamford, CT 06905	Silver	Nov 20, 2015	205,000	9-12 education
Nike Factory Store - Foxwoods Resort and Casino 350 Trolly Line Blvd. Mashantucket, CT 06338	Gold	Nov 6, 2015	12,750	Retail, commercial interiors
Global Communications Academy 85 Edwards St. Hartford, CT 06120	Gold	Oct 7, 2015	142,000	School
Taft School 59 North St. Watertown, CT 06795	Platinum	Oct 7, 2015	3,516	Multi-family, residential apartments, campus
Kohl's Manchester 155 Tolland Turnpike Manchester, CT 06042	Silver	Sep 18, 2015	96,550	Retail, commercial interiors
Fresh Formats and Plan B Burger Bar 1262 Post Road Fairfield, CT 06824	Silver	Sep 11, 2015	28,354	Retail
American Express 100 First Stamford Place Stamford, CT 06902	Silver	Sep 8, 2015	810,000	Corporate office
Greenwich Office Park One Greenwich Park Greenwich, CT 06831	Silver	Aug 25, 2015	39,746	Commercial office
400 Atlantic Title LLC 400 Atlantic St. Stamford, CT 06901	Gold	Jul 6, 2015	502,833	Corporate office
Yale University - Kline Chemistry Laboratory 225 Prospect St. New Haven, CT 06511	Gold	Jun 26, 2015	78,288	Higher education, campus
University of Connecticut CCM Tower Renovation 263 Farmington Ave. Farmington, CT 06030	Silver	Jun 12, 2015	NA	Higher education, campus
Kohl's Rocky Hill 1899 Silas Deane Highway Rocky Hill, CT 06067	Silver	Jun 4, 2015	96,463	Retail, commercial interiors
Jackson Laboratory for Genomic Medicine 263 Farmington Ave. Farmington, CT 06030	Gold	Apr 9, 2015	183,500	Laboratory, higher education, campus
Branford Fire Headquarters 45 North Main St. Branford, CT 06405	Silver	Feb 23, 2015	31,592	Municipal, firehouse
M.D. Fox School 470 Maple Avenue Hartford, CT 06114	Gold	Jan 25, 2015	141,200	K-12 education
Starwood Hotels Corporate Headquarters One StarPoint Stamford, CT 06902	Platinum	Jan 10, 2015	430,000	Commercial interiors
Windsor Locks Readiness Center Army Aviation Support Facility, Building 300 Windsor Locks, CT 06096	Silver	Jan 7, 2015	110,165	State government
Benchmark Senior Living at Split Rock 708a Bridgeport Ave. Shelton, CT 06484	Gold	Jan 7, 2015	73,000	Multi-family, residential apartments, assisted living
University of Connecticut Wilfred B. Young Building College of Agriculture 1376 Storrs Road, Unit 4066 Storrs, CT 06269	Silver	Jan 6, 2015	64,772	Higher education, campus
University of Connecticut - East Bldg. 115 N. Eagleville Road Storrs, CT 06269	Gold	Dec 18, 2014	132,030	Higher education, campus
ESPN Child Care Center 255 Enterprise Dr. Bristol, CT 06010	Gold	Dec 16, 2014	50,379	Multi-family residential, recreation, other
Norwalk Fire Headquarters 121 Connecticut Ave. Norwalk, CT 06854	Gold	Nov 17, 2014	32,000	Municipal, firehouse
Sikorsky Engineering - 2nd Floor 6900 Main St. Stratford, CT 06615	Gold	Oct 31, 2014	94,500	Office: administrative/professional
Essex Meadows 30 Bokum Road Essex, CT 06426	Gold	Oct 20, 2014	318,936	Multi-family residential apartments
CVS 325 Campbell Ave. West Haven, CT 06516	Platinum	Aug 13, 2014	14,689	Retail
ISO New England Back-up Facility 800 Day Hill Road Windsor, CT 06095	Gold	Jul 31, 2014	67,318	Office: administrative/professional
Trinity College 76 Crescent St. Hartford, CT 06106	Platinum	Jul 1, 2014	3,580	Multi-family, residential apartments, campus
Whole Foods Market, Danbury 5 Sugar Hollow Road Danbury, CT 06810	Gold	May 14, 2014	35,000	Retail
Veterans Memorial Armed Forces Reserve Center 90 Wooster Heights Road Danbury, CT 06470	Gold	Apr 17, 2014	131,709	Commercial office, campus, community development, military base

Source: U.S. Green Building Council, news reports, and company websites. Notes: NA = Not available. Excludes single-family residential facilities. Buildings that achieved platinum or gold certification in 2014 are included. There are 13 platinum-certified and approximately 72 gold-certified buildings statewide. Silver certifications, 2015-present, are included to reflect the most recent activity.

—Compiled by Stephanie R. Meagher.

To view the full list, please visit HartfordBusiness.com



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Maintenance and Storage Facility
Town of Manchester
Sewer Department

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Hartford Marathon Foundation
Stamford 2030 District

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Connecticut Technical
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University of Connecticut

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Boehringer Ingelheim
Pharmaceuticals, Inc.
Brewer Pilots Point Marina
Brookfield YMCA
Comprehensive Energy Efficiency
and Resilience Upgrades
CED Greentech East
Chapman Manufacturing
Company
Christopher Kueffner, Partner,
The Adventure Park at Storrs

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— CT Resource Conservation
& Development Area, Inc.
Connecticut Green LEAF Schools
Coventry Energy Conservation
Alternative Energy
Advisory Committee
CT Department of Correction
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Bus Rapid Transit System
DaCruz Manufacturing, Inc.
(formerly C&M Screw Machine
Products, Inc.)
Eco-Smart, Inc.

ESPN Inc.
Ginger Chapman/
Yale Office of Sustainability
Goodwin College
Greenwich Academy
Joel M Rinebold,
Director of Energy Initiative
at Connecticut Center for
Advanced Technology, Inc. (CCAT)
Joyce D. and Andrew J. Mandell
Greater Hartford Jewish
Community Center, Inc.
Kate Donnelly, Chair,
Hampton Green Energy Committee
King Low Heywood Thomas

Leticia Colon de Mejias
and the Green Eco Warriors
Materials Innovation and
Recycling Authority (MIRA)
Meriden Enterprise Center
c/o 290 Pratt Street, LLC
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Oak Grove Montessori School
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► Look for a special issue of the **Connecticut Green Guide**, profiling the GreenCircle Sustainability Award Winners, publishing this August.

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1. Joe Zwiebel, President and Publisher of the Hartford Business Journal, welcomes everyone to the event.
2. Dennis Schain from DEEP, at left, networks with Jack Looney from Connecticut Fund for the Environment, Inc.
3. DEEP Commissioner Robert Klee, right, poses with winning company Stamford 2030, Emily Gordon, center, and Anthony Clark, CT Green Bank.
4. Winner Southern CT State University, recognized for their program "SCSU Sustainability in 2015: Interns Help Lead!" project, from left to right: Jesse Gillis, Heather Wildman, Skyler Edmondson and Susie Huminski.
5. Sponsoring company EMCOR Services/New England Mechanical, from left to right: Bryan Urban, Doug Massey and Ron Armes.
6. Mark Altieri and Charlie Benzyk from New Haven Board of Education/OFB Management accept their award for their operations stewardship and efficiency plan.
7. Winning company Middletown Area Transit Maintenance and Storage Facility for their efforts in energy savings, recycling of waste oil and flood protection. Award accepted by James Stenqvist. From left to right: Commissioner Rob Klee, and Event Sponsors, Doug Bacon, EnergizeCT, Joey Lee Miranda, Robinson + Cole and Matthew Mullen, EMCOR Services/New England Mechanical.

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PHOTOGRAPHY

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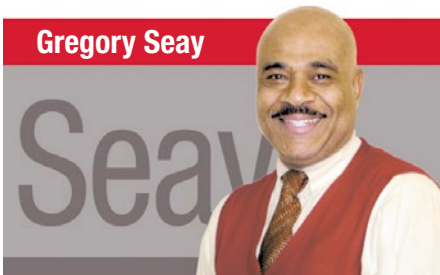


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Land, labor drew second CT FedEx hub to Middletown

Gregory Seay



FedEx Corp.'s plan to open a second New England overnight package-document delivery hub in Connecticut reflects not only the company's growing need for more facilities like it, but also the availability of sufficient land and skilled talent, a FedEx executive says.

The Memphis, Tenn., company broke ground May 12 on a \$220 million, 525,000-square-foot package-collection and distribution hub in Middletown that will have around 250 loading/unloading doors. The FedEx Ground facility, located on the former Aetna Inc. site on Country Club Road, will employ 500 workers and is set to open in Sept. 2018.

"Connecticut will have two major facilities operating here," said FedEx Northeast region manager Alex Kapinos, a Norwich native now living in Somers who has spent 28 years at the global express courier.

The company's other New England hub is in Willington, a 220,000-square-foot facility at 350 Ruby Road that opened in 1986. In all, FedEx has five distribution/package-sorting facilities in this state. The others are in South



Artist's sketch of FedEx Ground's distribution-hub facility going up in Middletown.

Windsor, Stratford, plus a pair in New Haven, Kapinos said. Worldwide, FedEx operates 500 distribution hubs.

"It was time to have a second one in New England," Kapinos said. In total, FedEx Ground operations in New England directly or indirectly support roughly 5,700 jobs, including about 1,200 in Connecticut, FedEx spokesman David Westrick said.

Among factors that FedEx weighs in reviewing hub sites are accessibility to key transportation nodes such as highways and airports, Kapinos said. Also, the company considers the availability of suitable land on which to build and the proximity to talent pools.

"There's a lot of open space around Connecticut," Kapinos said. "It's centrally located, good labor force. We're a growing company.

We need people right from the community."

Perhaps even more helpful to FedEx in choosing the hub site was the city of Middletown's willingness to cooperate with the company on site selection and obtaining city clearances to develop the space. Kapinos said other New England sites were considered for FedEx's latest hub, but he said he couldn't recall them.

Michigan commercial developer Barton Malow is overseeing development of the Middletown facility and will choose a general contractor, Westrick said.

Celeron Sq.'s \$12.5M refi

The huge Celeron Square student apartments in the shadow of UConn's main campus in the Storrs section of Mansfield have



Celeron Apartments in the Storrs section of Mansfield.

undergone a \$12.5 million mortgage refinancing, a lender says.

Landlord Celeron Square Associates LLC obtained the reworked mortgage through Rhode Island lender Washington Trust.

Located at 180 Hunting Lodge Road in Storrs, Celeron Square was built between 1985 and 1987 on 20 acres.

It consists of 22 buildings containing 160 garden-style apartment units, with 416 beds. Each building contains eight units — four per floor. The unit mix includes 40 one-bedroom units containing 80 beds; 56 two-bedroom units containing 144 beds; and 64 three-bedroom units containing 192 beds.

There is on-site parking for 320 vehicles. A private pathway links the apartments to the UConn campus.

Deal Watch wants to hear from you. E-mail it, along with contact information to: gseay@HartfordBusiness.com. Gregory Seay is the Hartford Business Journal News Editor.

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Land area (sq. miles)	45
Pop./sq. mile (2010)	590
Median age (2010-14)	21
Households (2010-14)	5,489
Median HH Inc. (2010-14)	\$66,404

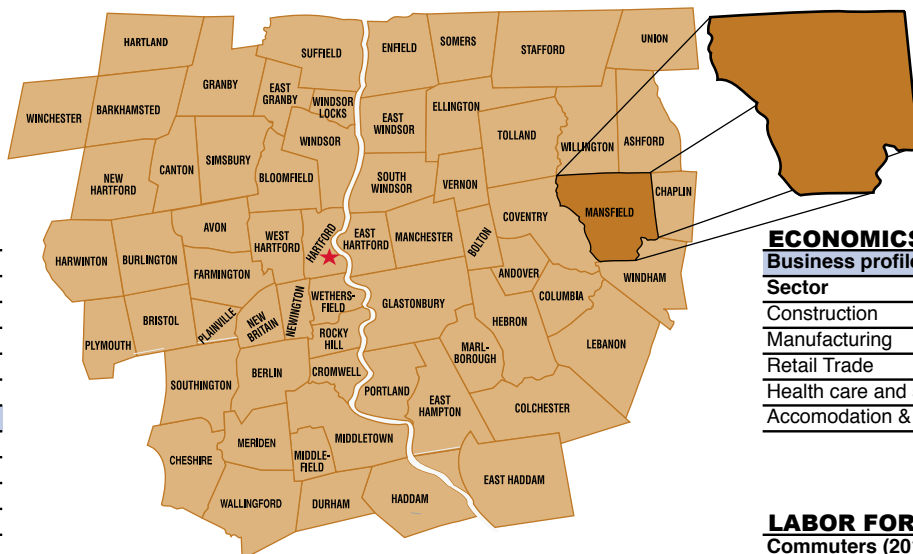
Population (2010-14)	
2000	20,720
2010	26,543
2014	26,328
2020	27,479

Race/Ethnicity (2010-14)	
White	19,651
Black	1,316
Asian Pacific	2,723
Native American	0
Other/Multi-race	1,416
Hispanic	1,727

Housing stock (2010-14)	
Existing units (total)	6,160
% single unit	61.0%
New permits auth. (2014)	14
as % existing units	0.20%
Demolitions (2014)	2
Residential sales	151
Median price	\$242,900

Top 5 Employers
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Uconn Co-op
Town of Mansfield
Biq Y

Source: Connecticut Economic Resource Center, www.cerc.com



Persons age 25 or older		Town %	State %
High school graduate	1,600	19%	28%
Associate's Degree	700	8%	7%
Bachelor's or more	4,246	50%	37%

GOVERNMENT	
Government form	Council-Manager
Total revenue (2014)	\$50,053,639
Per capita tax (2014)	\$1,082
as % of state average	40.1%
Total expenditures (2014)	\$46,235,278
Total indebtedness (2014)	\$7,231,169
as % of expenditures	15.6%
per capita	\$278
as % of state average	12.0%
Annual debt service (2014)	\$635,650
as % of expenditures	1.4%
Equalized net grand list (2014)	\$1,369,554,704
per capita	\$52,722
as % of state average	36%

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Business profile (2014)		
Sector	Units	Employment
Construction	23	118
Manufacturing	5	32
Retail Trade	43	768
Health care and social assistance	50	1,049
Accommodation & Food Services	48	1,238

Table 10 Commuters (2014)			
Commuters into town from:			
Mansfield	1,765	Tolland	343
Windham	1,032	Willington	341
Coventry	464	Ashford	329
Vernon	362		

Labor Force (Residence)	12,359
Employed	11,597
Unemployed	762
Unemployment Rate	6.2%

# of units	362
Total Employment	11,460
Manufacturing Employment	32

Company	Amount	% of Net
EDR Storrs LLC	\$37.3M	2.70%
SCT Storrs Center LLC	\$29.5M	2.10%
CT Light and Power (Eversource)	\$23.4M	1.70%
Eastbrook F LLC	\$13.1M	0.90%
Storrs Acquisition	\$9.6M	0.70%



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Startups and entrepreneurs are seen collaborating at the reSET Business Factory in Hartford, which could be a potential site for an innovation place, according to Sen. Fonfara.



from page 1

Innovation clusters seek startup culture

from residents, employers, private and public colleges, his Capitol colleagues, and state- and municipal-agency heads, among others.

His fact-finding culminated earlier this year with the crafting of a novel economic-development blueprint recently approved by the House and Senate that aims to reshape and elevate the state's fledgling innovation ecosystem.

That measure, originally known as Senate Bill 1 and tucked away in the budget implementer (Senate Bill 502), resets in the boldest way yet the state's focus on staking Connecticut's path into the "New Economy," Fonfara and the state's economic-development promoters say.

If successful, the path to that New Economy would be seeded with scores of startups able to access a mentor-network of serial entrepreneurs as well as funding sources through CTNext. It also opens the door for Connecticut's municipalities, nonprofits, corporations and universities to pursue individually or as teams an "innovation places" designation that qualifies them to access a slice of the \$90 million earmarked to fund CTNext over the next four or five years. Doing so, too, would create more opportunities for communities to widen their tax and jobs bases, officials say.

Fonfara said that in trying to understand how high-tax states like Massachusetts, New

York and California harnessed their growth engines to innovation, he realized that Connecticut was well behind their curves. Fonfara said his new plan embraces several initiatives that could help Connecticut replicate the success of those innovation regions.

"Connecticut has long been a state of ingenuity," Fonfara said, recalling a time in the 18th and 19th centuries when the state was an innovator in manufacturing and insurance. "If this is done right ... it can really support that kind of activity all over the state."

"Connecticut needs," he added, "to rebuild its bench of young players via a sound farm system that recognizes the New Economy."

CTNext's ramp-up

SB 502, which awaits Gov. Malloy's signature, has a broad range of changes to Connecticut's economic-development policies, including the extension of the Small Business Express and First Five loan and grant programs.

It also publicly unveils "CT 500," an ambitious goal for creating in 25 years 500,000 new jobs and attracting 500,000 new residents.

But leveraging an innovative economy as a job creator — something General Electric has gone searching for with its headquarters move

to Boston — is the primary focus. Under the legislation, five-year-old CTNext would emerge from beneath the umbrella of Connecticut Innovations Inc. as a freestanding agency, with at least \$90 million in bonded funding to seed more technology startups focused on medical, manufacturing, bioscience, software development and bioinformatics.

The proposal also seeks to unlock billions of dollars of state residents' personal wealth, by encouraging them to invest in Connecticut-based startups in exchange for an estate-tax credit against some of their assets.

Born in the 2011 jobs bill, CTNext was envisioned as a support gateway for startups focused on commercializing research and innovations coming out of Connecticut's industry and academic sectors, said Christopher "Kip" Bergstrom, a former deputy state economic development commissioner who worked with Fonfara on crafting the innovation legislation.

CTNext will now have its own board, constituted primarily by serial entrepreneurs who are better equipped to evaluate and mentor startups that come under its wing, officials say.

Its board also will choose which communities and partners get first crack, starting in 2017, at funding to create "innovation places," which are modeled directly after the "innovation

districts" that Washington D.C. think tank The Brookings Institute has advocated for some time as a way to spur the 21st century innovation economy. Corporations, associations, nonprofits, municipalities and colleges are all eligible to compete for the innovation places designation.

Catherine Smith, commissioner of the state Department of Economic and Community Development, said she likes the concept because it requires cities and towns "to look inward to figure out their specific needs, rather than hand them a set of defined programs and to try to make it work."

Fonfara said much of the feedback he got from this state's entrepreneurs was that there aren't enough designated innovated clusters for them to migrate to and operate in, beyond the obvious ones such as New Haven's Science Park or the UConn Health Center campus in Farmington, which also houses a satellite of Maine's Jackson Laboratory.

In his Hartford backyard alone, Fonfara said he could envision innovation places in zones stretching from Trinity College to Hartford Hospital and Connecticut Children's Medical Center; the Parkville neighborhood, where the reSET Social Enterprise incubator is located; the Asylum Hill neighborhood where The Hartford has headquarters and

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Gov. Dannel P. Malloy and Department of Economic and Community Development Commissioner Catherine Smith shown at reSET's Business Factory in Hartford observing a robot developed by Movia Robotics.

Here's a breakdown of other economic-development initiatives in SB 502:

- Connecticut Innovations must consider relocating its Rocky Hill headquarters to an innovation place, or establish one or more satellite offices in those places.
- CI is allowed to invest its unrestricted funds in private equity funds and provide financial assistance from the Connecticut Bioscience Innovation Fund in the form of investments in PE funds, whether in state or not. But the PE funds must match 100 percent or more of the investment.
- Businesses located in an innovation place may receive priority from the state Department of Economic and Community Development (DECD) in awarding Small Business Express loans.
- The recently expired angel-investor tax credit will be extended to July 2019.
- DECD may forgive a portion of loans awarded to tech businesses that mentor other businesses through CTNext's network of young companies.
- Requires DECD to create a Technology Talent Advisory Committee to study the number of software developers and other tech employees in the state and identify areas where there are shortages of qualified workers. The committee would then design a pilot program to recruit developers and train state residents over the next 10 years.
- CTNext would build and promote a crowdfunding website to advertise Connecticut startups that have been approved by CI to receive angel investments and that are seeking capital.

medical-devices technology promoter Hartford.Health.Works is housed; and in downtown Hartford, anchored by the former Travelers education building in Constitution Plaza that Trinity owns and is redeveloping not far from UConn's pending new downtown campus.

"This is why we believe GE moved to Boston," Fonfara said. "It's not about our tax policy or our thought that Connecticut wanted them here or not. [GE CEO] Jeff Immelt wants to be in an environment that feels like what he wants his company to feel like."

While much of the public testimony on the measure was favorable, there were some concerns raised. Suzanne Bates, policy director of the conservative Yankee Institute, argued innovation places "picks winners and losers among Connecticut's municipalities. Our whole state should be open to innovation."

Sen. Minority Leader Len Fasano (R-North Haven) said that while he voted against the implementer bill, he backed the business-support elements.

However, Fasano said the measure fails to address the lack of technical support for urban small businesses, many of which don't know how to prepare a business plan.

Longer term, Fasano said, the state must find ways to cut the cost to companies and

entrepreneurs of doing business and meeting state regulations, "or you could end up shutting these businesses down."

'Learn about this'

Birthing the legislation, Fonfara said, required that he go back and literally start from the beginning. He spent more than a few weekends re-researching and re-discovering everything he thought he knew about tax policy and the economy, including Googling such terms as, "entrepreneur in residence"; "coworking spaces"; and "incubators."

With the aid of staff legislative policy analyst Dave Steuber, Fonfara explored the correlation of tax policy and economic growth in neighboring Massachusetts and New York. New York, for instance, ranks among high-tax states, yet is also near the top in economic growth. He sought to understand why.

He called on a tax-policy expert, he said, who helped him understand that, while tax policy is too important to be ignored, its economic impact is often overstated. For instance, California's tax and regulatory policies are among the nation's most reviled, Fonfara said the expert told him, yet it is home to one of the world's most thriving and influential technology clusters, Silicon Valley.

"That started me saying, 'I've got to learn about this,'" Fonfara said.

CT's vs. Mass.' prosperity

Fonfara, who also is Senate deputy president pro tem, admitted his quest was prompted partly after being worn down by the constant wrangling inside and outside the Capitol over the state's chronic budget deficits and declining tax revenues, and decided the only way the state would reverse course is by growing the economy.

He looked to places like Boston and Massachusetts as well as Pittsburgh, Pa., best known as a Rust Belt former "steel town," which has emerged as a hub of innovation and startups centered on technology and talent flowing from the University of Pittsburgh and Carnegie-Mellon University.

"And yet we're both old industrial states, strong labor states," he said of Connecticut and Massachusetts. "Strong in terms of the environment, all the things that raise the cost of living in this state, but yet they seem to be so much stronger than we are. So, that began the journey."

Amid Fonfara's deliberations and research, Fairfield's GE publicly declared its choice of Boston for its new corporate headquarters, in part because of the critical mass of young talent being developed at nearby colleges and universities.

GE's reasoning, Fonfara said, cemented for him that the best tack in elevating Connecticut's own innovation infrastructure lay with CTNext.

"For me," Fonfara said, "it's really about saying to young people, 'You don't need to go to Boston. You don't need to go to California' to work in an exciting environment." ■



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	2013	2014
Total Employees	3,395	3,462
Total Assets	\$20,541,656,462	\$21,469,370,592
Total Liabilities	\$18,624,670,829	\$19,564,496,039

REVENUES

Contributions & Grants	\$0	\$0
Program Service Revenue	\$1,198,412,560	\$1,245,533,441
Investment Income	\$939,636,973	\$981,552,357
Other	\$48,288,036	\$58,022,576
TOTAL	\$2,186,337,569	\$2,285,108,374

EXPENSES

Grants	\$27,570,846	\$37,156,727
Member Benefits	\$1,658,677,920	\$1,738,758,797
Salaries/Employee Benefits	\$150,493,570	\$154,505,505
Fundraising Fees	\$0	\$0
Other	\$235,539,620	\$239,611,298
TOTAL	\$2,072,281,956	\$2,170,032,327
MARGIN	\$114,055,613	\$115,076,047

TOP PAID EXECUTIVES (FY 2014)

	Base Salary	Total Compensation & Benefits
Carl Anderson, Director/ Supreme Knight	\$2,250,274	\$2,289,806
Thomas Smith Jr., Director/ Executive VP INS	\$725,727	\$765,795
Dennis Savoie, Former Director/ Deputy Supreme Knight	\$576,165	\$600,311

SOURCE: GUIDESTAR IRS 990 TAX FORM



The Grainger Foundation has donated \$10,000 to the Connecticut Food Bank. The grant will be used to support the Connecticut Food Bank Kids' Backpack program that helps bridge the weekend meal gap for children who receive free or reduced-price lunches at school. Pictured (from left) are: Karen Archambault, W. W. Grainger North Haven branch manager; Trevor Hicks, W. W. Grainger sales specialist; and Beverly Catchpole, Connecticut Food Bank director of fund development operations.

The 33rd annual Foodshare Walk Against Hunger (shown right) raised over \$500,000, including a \$30,000

match from The Chase Family Foundations. The money will help secure healthy food for people who are in need. The event took place in Hartford and was attended by thousands of walkers.

The Connecticut Historical Society received a competitive grant from Connecticut Humanities for nearly \$5,000 to help fund Mas: Carnival Costumes from Hartford's

West Indian Communities, an exhibit exploring the traditions and heritage of Carnival masquerade costumes made in Hartford. The exhibit will be installed in the first-floor gallery at the CHS from Aug. 18 to Oct. 8, 2016.



PHOTO | CONTRIBUTED

PHOTO | CONTRIBUTED

MOVERS & SHAKERS



Ken Goulet



Dr. Victoria W. Costello



Jennifer Gifford



Maura Cook

CareCentrix names strategic adviser to CEO

Hartford-based CareCentrix, which connects patients with care at home through a national network of more than 8,000 provider locations, announced that **Ken Goulet** is joining the organization as a strategic adviser to CEO John Driscoll.

Goulet will advise and assist CareCentrix management in growth and product-development initiatives focused on home-centered, value-based care.

Goulet brings more than 30 years of experience leading large payer organizations, most recently as president of Anthem Inc.'s commercial and specialty business, where he led the company's 14 Blue Cross Blue Shield plans.

Geriatric medicine specialist joins St. Francis

Dr. Victoria W. Costello has joined St. Francis Hospital and Medical Center as a geriatrician with St. Francis Medical Group.

Costello, who did her fellowship training in geriatrics at Duke University Medical Center in Chapel Hill, N.C., is board certified in internal medicine and geriatrics.

United Way elevates one to VP, another to director

United Way of Central and Northeastern Connecticut announced **Jennifer Gifford** as the organization's new vice president of community resources and the promotion of **Maura Cook** to community-engagement director.

In her new role, Gifford will be responsible for aligning United Way resources to advance community priorities.

Gifford joined United Way of Central and Northeastern Connecticut after graduation from Boston College Graduate School of Social Work, serving in multiple positions throughout the organization, most recently as director of community engagement.

In her new role, Cook will provide leadership for the organization's development and implementation of volunteer-engagement strategies, in addition to duties related to public policy and funding generated outside of the United Way Campaign.

Cook joined United Way of Central and Northeastern Connecticut in 2013 and has built a career with experience in nonprofit management, volunteer mobilization and donor engagement.

Erland Construction CT office promotes two

Erland Construction has promoted **David S. Griffin** to project executive and **Matt Combs** to project manager in its Hamden office.

Griffin joined Erland as project manager in 1999 and has managed myriad projects for the company, specializing in multifamily residential construction.

Combs joined Erland in 2011 and holds an engineering degree from UConn.

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Clean energy gets dirty: Turning heat into sewage

By Jackie Wattles
CNNMoney

Clean energy can be a dirty job. That's particularly true if you're Lynn Mueller, the founder of International Wastewater Systems, who has built a \$20 million business harvesting heat from sewage.

It's not the most glamorous technology, but Mueller's heat reclamation system, called the Sharc, can shave 30 percent to 70 percent off energy bills. (It works better in colder climates.)

The Sharc is designed for use in major developments like apartment complexes or neighborhoods. Mueller has completed 12 projects so far — including for several residential developments in Vancouver, a university in Scotland, a wool testing authority in

Australia, and the county wastewater facility in Camden, New Jersey.

Word is spreading — and Mueller says his phone is ringing off the hook.

"We quickly went from being a local, small company to a worldwide operation. We've seen markets around the world demanding the product," Mueller said, adding that his company has an additional \$80 million worth of projects in the works.

Mueller launched International Wastewater Systems about six years ago. It's headquartered in Vancouver, Canada.

Here's how it works: The sewage — which is already at about 70-degrees Fahrenheit, thanks to showers, dishwashers and washing machines — passes through a heat exchanger, which transfers the heat energy from the contaminated water to clean water.

It then feeds a heat pump, which is key to what makes the Sharc a wise investment: "It only takes \$1 worth of electricity to provide \$4.50 worth of heat energy," Mueller said.

The Sharc can replace space heating costs and hot water heaters, both of which eat up a big part of a gas or electric bill. It can also completely replace the cost of using gas or electric heat in buildings that use "hydronic" water loop systems — which most large-scale developments do.

It's not a new technology. Heat pumps have been used by factories and other industrial plants for decades, and they're often used in car engines and refrigerators.

But sewage heat reclamation is uncommon, and Mueller's company is one of the first to offer a one-stop shop for building, installing and maintaining the technology.

The Sharc systems aren't cheap. A Sharc can cost anywhere from \$60,000 to more than \$1 million, depending on the project, and the annual maintenance fees run between \$3,000 and \$4,000.

Adera Developments installed a Sharc in a townhouse and a condo development in Vancouver three years ago. President Norm Couttie said it recovers about 70 percent of the heat from wastewater and that the systems will pay for themselves in 10 years.

Plus: "The system is completely sealed. It doesn't smell," he said.

Some of International Wastewater System's clients have used grants to cover a significant chunk of the upfront costs.

For the \$1.1 million Sharc installed at Camden County Municipal Utilities Authority in New Jersey, for example, all but \$100,000 was covered by a clean-energy grant.

Andy Kricun, the executive director of the Camden County Municipal Utilities Authority, said they'll make the \$100,000 back in two years. The Sharc has a lifespan of 25 to 40 years, which means the savings could ultimately be as much as \$2 million.

"If [the Sharc] can be marketed in a cost-effective way," Kricun says. "It can be a transformative thing."

Millionaires chalk success up to hard work and family values

By Jackie Wattles
CNN Money

Most high net worth Americans say they worked their way up from a lower class.

That's according to a report released by U.S. Trust last week, based on a survey that asked 684 adults in the U.S. with \$3 million or more of "investible assets" hundreds of questions.

About 77 percent of those surveyed said they grew up in the middle class or lower, including 19 percent who say they were poor. And they credit their success to three somewhat surprising factors: Hard work, ambition and family upbringing. Respondents even went so far as to say that these influences were much more important than "connections" or "innate talent."

"The points seem to be so traditional in nature," said Chris Heilmann, the chief fiduciary executive at U.S. Trust, Bank of America's private wealth management firm. "It's [about] deeply held family values rather than an inheritance or existing wealth."

The survey was also a shout-out to strict parents. About 80 percent of respondents said their parents were firm disciplinarians. They also named "academic achievement," "financial discipline" and "work participation" as the family values that were most emphasized in their homes.

"It indicates the American Dream seems to be alive and well," Heilmann said.

Considering that some people might doubt that, Heilmann said that the results were "refreshing, encouraging and a bit surprising."



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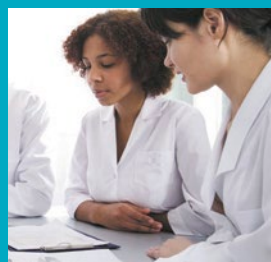
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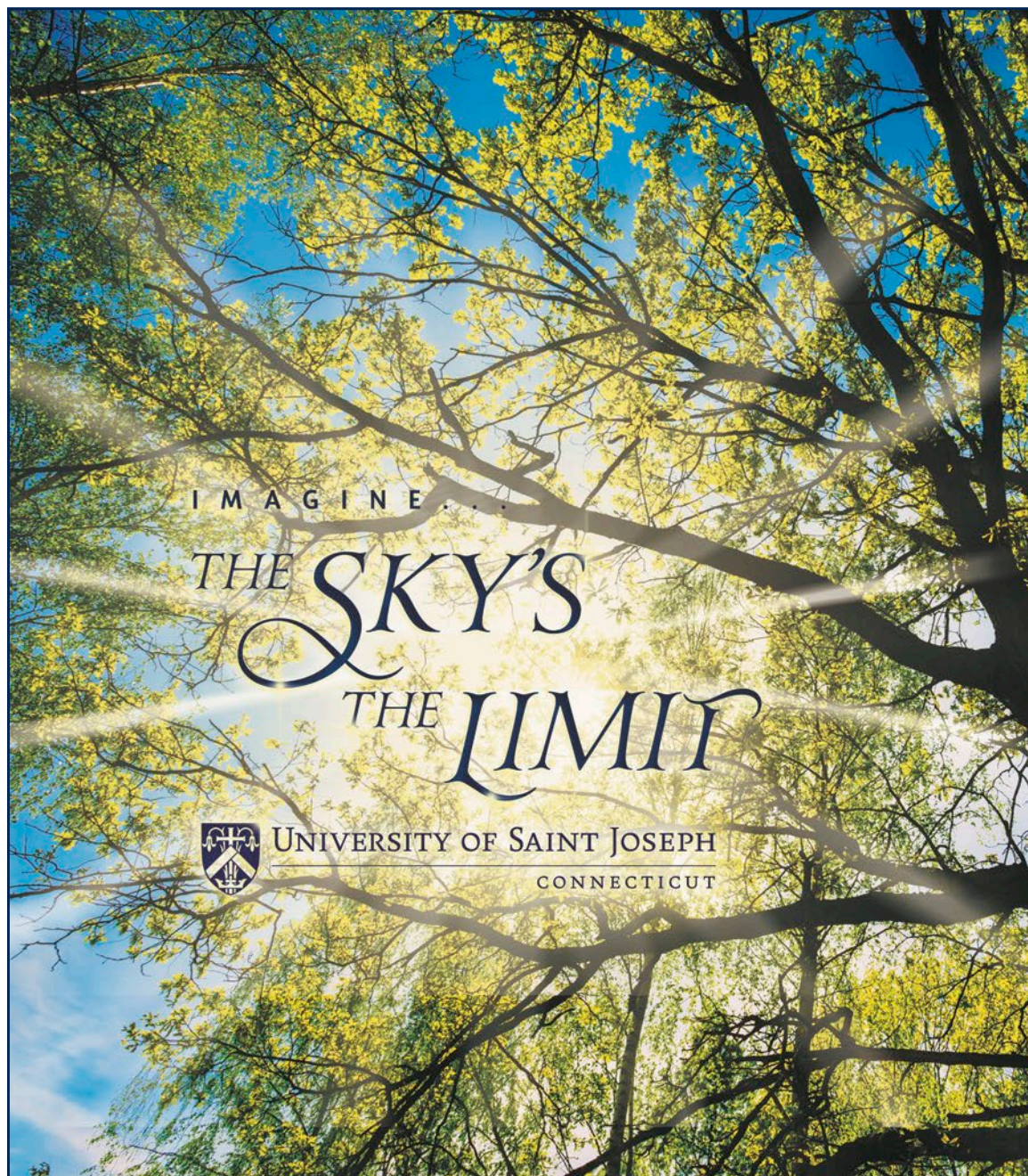
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Meet Presenting Sponsor Comcast Business in the center of the show floor! **Enjoy complimentary Wi-Fi**, and enter to **win a Weekend Getaway** and other great prizes!

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ConnectiCare Health & Wellness Corridor:

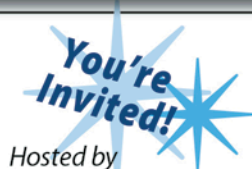
Today's businesses thrive when they have a healthy workplace and employees. Visit this special destination on the show floor if you have questions or needs regarding health insurance, and gather new ideas that can make your company healthier!



BBB Pavilion: Meet some CT BBB Accredited Businesses and the integrity they bring to the marketplace. Don't miss this high-energy, central location on the expo floor!

4:00pm-6:00pm

**Statewide Networking
Extravaganza**



Hosted by
HARTFORD BUSINESS JOURNAL

Whether attending or exhibiting, wrap up your day by joining us for one last burst of business building in the CT Convention Center Atrium. Food, cash bar and music!

Show Schedule:

9 AM ~ Ribbon cutting at the Marketing Hub ~ Show begins

Education sessions begin at: 9:30, 10:30, 12:30, 1:30, 2:30 ~ in Sales, Marketing, Technology and Trending Now Education Hubs

11:30 AM - 1:15 PM ~ Comcast Business 'Entrepreneurs 4 Innovation' Luncheon - In the Sales Hub ~ Get your tickets early as this will sell out!

9:20 AM - 3:00 PM ~ Small Business Association Sessions in the SBA Hub

9:45 AM - 3:30 ~ Business Connection Sessions ~ Brought to you by CERC and the CT Department of Economic and Community Development

3 PM ~ State of CT Commissioner's Reception and Launch of the 2016 'Doing Business In CT' Magazine ~ hors d'oeuvres and cash bar in the State of CT Corridor

Check out live Tweets in the Co-Communications Social Media Lounge ~ 9-4

Visit and support your local merchants in the Retail & Entertainment Hub 9-4

Green Corridor ~ Learn about products and services that can help your business go GREEN ~ 9-4

ConnectiCare Health & Wellness corridor, sponsored by ConnectiCare ~ 9-4

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Better Business Bureau Pavilion ~ 9-4

Pita Communications ~ 'In the Pocket' ~ 9-4 in the Lobby

4 PM - 6 PM ~ Networking Extravaganza in the Lobby ~ Enjoy food and music with more networking! Cash Bar.

Pre-Register online today at CTBEXPO.com



Department of Economic and Community Development

Meet Connecticut's Business Team! State of Connecticut Corridor, **Booth #255**

9:45 am	Obtaining Small Business Financing
10:30 am	Understanding Business Registration and Licensing
11:15 am	Utilizing Government Contracting and Procurement
1:30 pm	Accessing Entrepreneurial Programs
2:15 pm	Becoming Lean and Green
3:00 pm	Developing Your Workforce

Commissioner's Reception!

3:00 - 4:00pm
at the CT Business Expo,
in the Connecticut Corridor on the Show Floor



Connecticut Economic Resource Center
Collaboration at Work

Hors d'oeuvres and cash bar • Meet 'n' Greet with
State of CT commissioners, dignitaries, and guests



Bob Santy
President & CEO,
Connecticut
Economic Resource
Center



**Commissioner
Catherine Smith,**
Department of
Economic and
Community
Development
(DECD)



**Commissioner
James P. Redeker,**
CT Department of
Transportation (DOT)



Resource Center

**Booth
#355**

Education Sessions:

9:20 am	Registration and Welcome Remarks
9:30 am	SBA Resource Partners:
11:30 am	Micro-Lending to Small Businesses
12:30 pm	Government Contracting: Opportunities Available to you
1:15 pm	Entrepreneurship for Veterans
2:15 pm	Are You Ready to Export? Explore the Benefits & Resources Available to You

KEYNOTE SPEAKER

2:30 PM • Sales HUB

Looking At
The Sale
Through The
Eyes Of Your
Buyer



DUANE CASHIN,
CASHIN & Co.

Duane Cashin works with organizations that want to increase profitable sales, shorten the sales cycle, and obtain referrals at the executive level, and has experience building and leading award-winning sales organizations in several Fortune 500 companies.

Visit www.CTBEXPO.com for more detailed info on these FREE Educational Seminars!

	PRO SYSTEMS Event Technology Solutions www.prosystems.tv Sales Hub	Marketing Hub	CT rides Trending Now Hub	xfinity Technology Hub
9:30 AM	Inspire Yourself to Success Panel Moderator: Gail Lebert, Klingberg Family Centers	Building a Great Brand Name Panel Moderator: Bill Greer, Cashman & Katz	Today's Top Tech Toys & Security for Your Business Chris Allen, iDevices	Cloud Clarity: An SMB Guide to the Way Things Are Keynote Speaker: Allen Falcon, Cumulus Global
10:30 AM	Communications is the Lifeblood of Sales Panel Moderator: Doug Brown, CT Bar Association	A Stronger Business from the Inside Out Keynote Speaker: Paul Pita, The Pita Group	How Teleworking Helps Your Business Weather the Storm Patrice DeFilippo, Telework Specialist & Mark Soycher, CBIA	Leveraging Online & Social Media to Make Your Business Grow & Thrive! Panel Moderator: Bill Kenney, Test My Pitch
11:30 AM	Comcast Business Luncheon: Entrepreneurs 4 Innovation Purchase Luncheon Tickets Online at CTBEXPO.com	Laser Tag Your Customers with LinkedIn Panel Moderator: Anita Ford Saunders, United Way of Central and Northeastern CT	Front Row Seat to Economic Renaissance in the Region Panel Moderator: Greg Seay, Hartford Business Journal	The Business of Live Music Jimmy Koplik, LIVE NATION & Mike Lapitino, WPLR
1:30 PM	Networking & Prospecting to the MAX! Panel Moderator: Bernard Kavalier, Express Strategies	Staying Ahead of Digital Trends Panel Moderator: Sara Beth Donovan, Mintz+Hoke	Strategies for Recruitment & Retention of the Best Talent Panel Moderator: Doug Brown, CT Bar Association	Prospecting In the Age of Technology Panel Moderator: Joe Zwiebel, Hartford Business Journal
2:30 PM	Looking At The Sale Through The Eyes Of Your Buyer Keynote Speaker: Duane Cashin, Cashin & Co.	Competing & Winning Against the "Large Brands" Panel Moderator: Gene Sheehan, Sullivan & LeShane	Millennials - Developing Leaders Panel Moderator: Julie Meehan, HYPE	Xfinity: Make Anytime Primetime! Keynote Speaker: Brian Ferney, Comcast Western New England Region

KEYNOTE SPEAKER

Cloud
Clarity: An
SMB Guide
to the Way
Things Are



ALLEN FALCON, CEO,
CUMULUS GLOBAL

9:30 AM
Technology HUB

PANEL DISCUSSION

Laser Tag
your
Customers
with
LinkedIn



**MODERATOR: ANITA FORD
SAUNDERS, DIRECTOR, UNITED WAY
OF CENTRAL AND NORTHEASTERN CT**

11:30 AM
Marketing HUB

PANEL DISCUSSION

Millennials -
Developing
Leaders



**MODERATOR: JULIE DALY
MEEHAN, EXECUTIVE
DIRECTOR, HYPE**

2:30 PM
Trending Now HUB

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BUSINESS**

'Entrepreneurs 4 Innovation' Luncheon

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EDITORIAL

Boosting CT's innovation ecosystem smart policy

State lawmakers have taken on much criticism for their handling of state finances, but one area where they deserve credit is some of the economic-development initiatives they passed recently in special session.

In particular, policymakers' efforts to boost CTNext — a state-backed entrepreneurial network — and Connecticut's innovation ecosystem make a lot of sense, particularly in the wake of General Electric's decision to relocate its headquarters to Boston in search of a more tech-savvy culture.

As HBJ News Editor Gregory Seay reports in this week's issue, a cornerstone of the budget implementer bill passed by the House and Senate is a plan to invest millions of dollars to further develop the state's startup and entrepreneurship efforts to help retain and attract more young talent and grow jobs.

The plan includes giving CTNext greater independence and financial wherewithal to develop a mentor-network of serial entrepreneurs and fund startup ventures. It also opens the door for Connecticut's municipalities, nonprofits, corporations and universities to pursue individually or as teams "innovation places" designations that qualifies them to access a slice of the \$90 million earmarked to fund CTNext over the next four or five years.

The goal of the innovation places is to create entrepreneurial clusters that attract talent willing and able to start new technology, bioscience and other startups. It's a similar strategy that's helped Silicon Valley, Boston and New York City attract some of the best, highly educated talent in the world.

To be fair, we aren't saying Connecticut's economy lacks innovation. In fact, Bloomberg ranked Connecticut the fifth most innovative state in the country in a January report that took into consideration factors like patent activity, science and engineering degree holders, and research and development activities.

Indeed, Connecticut's well-educated populace gives rise to many novel ideas and discoveries that are changing industry and the world. For example, in this week's issue HBJ has a story about a conformable natural gas storage tank developed at East Hartford's United Technologies Research Center that could boost the functionality and broaden the appeal of natural gas vehicles.

Connecticut does, however, need to raise its profile as an innovation hub and attract more startup ventures, which are the lifeblood of a growing economy. The only way to do that is to build a critical mass of activity that gains the attention of researchers and entrepreneurs from around the world.

Yale's Science Park and UConn Health Center's Farmington campus offer great building blocks to work with, but we need to further develop our urban cores, where young people, particularly Millennials, want to work, sleep and play.

And this can't be a government-led initiative. It must be a public-private partnership, in which the state helps set up infrastructure for developing a more innovative economy, but where entrepreneurs, businesspeople and investors ultimately dictate its direction.

The legislation revamping CTNext seems to understand that. For example, CTNext will now have its own board, constituted primarily by serial entrepreneurs who are better equipped to evaluate and mentor startups that come under its wing.

A concern about the bill is its potential \$90 million pricetag, to be raised through bonded funds. We are still wary of the state's overreliance on grants and loans to businesses as a key driver of its economic development strategy.

And of course, Connecticut still must work on improving its overall business climate by controlling taxes and regulations that have marred the state's reputation as a suitable place for industry. ■

OTHER VOICES

Gov't process ain't sexy — but it matters

By Daniel J. Klau

Watching the Democratic and Republican presidential primary season unfold has confirmed for me an important, although admittedly obvious, truth: When it comes to our politics, we tend to focus as a society primarily on the personalities of the people running for office and secondarily on the policies they espouse. A distant third on the list, if it is on the list at all, is the process of governance.

By process I mean the structure and design of our government institutions, the formal rules and informal conventions and customs that govern the manner in which individuals are elected and how government operates, including the rules for enacting and implementing legislation.

Public dissatisfaction with government, both federal and state, is at all-time highs. Consistent with the primary focus on personalities, many voters believe that the problem with government lies essentially with the people we elect to represent us. From this perspective, the way to improve government is fairly simple, at least in theory: Throw the bums out and elect better people.

This focus on personalities over process is understandable. Debating the qualifications of candidates and the merits of their policy proposals is interesting, even fascinating. By contrast, process just ain't very sexy. Yet, as an ingredient of good government, the rules that govern the decision-making process are every bit as important as personalities and policies. All three "P's" — people, policy and process — matter.

Moreover, we ignore the rules concerning decision-making processes at our peril. Good decision-making processes do not guarantee good policy outcomes, but bad processes surely do, no matter the quality of the persons we elect, appoint and hire to run the government. If we put "better" people into a dysfunctional system of governance, there is no reason to expect any meaningful improvement in government's ability to address the difficult problems we face as a society.

I think our systems of governance, particularly at the federal and state level, while not necessarily dysfunctional, are in serious need of repair. Let me offer a few examples of problems at the state level in Connecticut.

First, the process of developing and enacting the state budget is deeply flawed. The biennial budget is perhaps the single most important piece of legislation the General Assembly passes during the regular session, yet it is put together in the dark by a small group of

people in legislative leadership and from the governor's office. It is then shared with rank-and-file legislators, who have no meaningful opportunity to review and debate it before casting their yeas or nays.

That is no way to craft a \$20 billion budget. In these trying economic times, the budget process needs to be reformed just as much as the budget itself.

Second, rules of the state Senate and the House provide too many ways for legislators to avoid public hearings and debate on important legislation. One rule in particular, known as emergency certification or "e-cert," is oft abused. E-cert authorizes the speaker of the House and president pro tempore of the Senate to jointly propose a bill and send it directly to the House or Senate floor for action without any committee referrals or public hearings.

Third, the General Assembly should amend its rules to limit, if not prohibit, the appearance of "rats" in the end-of-session implementer bill. The implementer bill is a very large document, often many hundreds of pages in length, which is supposed to implement the budget —

and only the budget.

A rat is legislation intended to benefit a special interest, which one or more legislators sneak into a larger piece of legislation, like the implementer bill, with the hope of avoiding public scrutiny and debate. The persistent introduction of rats into large bills serves only to undermine public confidence in the integrity of legislators and government in general.

Fourth, it is elemental in a representative democracy that proposed legislation becomes law only if a majority of both houses of the General Assembly pass the legislation and the governor signs it.

In Connecticut, however, collective-bargaining contracts become law if the General Assembly does not vote to reject them within 30 days after they are presented to legislators; absent a legislative vote to reject, the contracts are "deemed approved." Gov. Malloy has recently argued for the abolition of the deemed approved system. He wants legislators to vote, on the record, to approve or reject union contracts.

These are just a few examples of flaws in the process that our government employs when it makes decisions, particularly in the legislative arena. The rules that govern the decision-making process matter as much to the effectiveness of our government as the quality of our elected officials and the policies they propose.

We should press our elected representatives to adopt rules that are consistent with good governance. Rules that increase transparency, accountability, participation and ethical decision-making will, on balance, produce better policy outcomes and improve the confidence of citizens in their government. ■

Daniel J. Klau is a Hartford attorney and the author *CT Good Governance* (www.ctgoodgov.com).

► ... As an ingredient of good government, the rules that govern the decision-making process are every bit as important as personalities and policies. All three "P's" — people, policy and process — matter.

HARTFORDBUSINESS.COM POLL

Should billion-dollar hedge funds get state aid to grow jobs or invest in infrastructure?

☐ Yes

☐ No

To vote, go online to HartfordBusiness.com.

Last week's poll results:

As Memorial Day approaches, do you plan to travel more or less this summer?

20% More

32% Less

48% Same as last year

Tinker your way to business success

By John Graham

It took a long time but it had to happen. And it did. Finally, there are schools, summer camps and weekend experiences where kids learn how to tinker. This is far from what some call “futzing around” and others label wasting time. It’s serious business.

Tinkering was once a valued profession. Adept at analyzing and solving problems, tinkers tackled anything that needed fixing. They were skilled problem solvers who figured out what was wrong with equipment and machinery and fixed them, as well as found ways to improve their performance.

Tinkering is anything but a lost art. Spotting and dissecting problems and coming up with workable solutions is an enormously valuable business skill — one that requires a lot of tinkering.

At its core, tinkering is getting things right before we make needless costly, and perhaps



John Graham

disastrous mistakes. It’s all about insight and creativity. And here’s what it takes:

1. Nothing is ever good enough. Tinkering is the attitude good enough doesn’t cut it. Whatever it is, it can be better, whether it’s writing a letter, email message, report, memo, proposal or presentation, dealing with a problem, responding to inquiries, answering customer concerns, creating a sales plan or understanding prospects.

2. Take on challenges. The one opportunity that overshadows everything else in any job is routinely ignored or passed up. And that’s taking on challenges, which is a code word in business for solving problems.

If you ask most people to spell challenge, they’ll say, “T-R-O-U-B-L-E.” They run the other way from challenges, avoiding them at all cost. As they see it, challenges congeal up images of long hours, too much work, getting blamed and failing. Just say the word and they run and hide behind claims of being too busy or having to walk the dog after work.

That’s all good news because it opens up enormous opportunities for those who dare to raise their hands and say, “I’ll work on that.”

3. Get to the bottom of things. Understanding how things fit together, making connections and uncovering what’s missing goes

beyond superficial and incomplete answers. Since many of us think that may be a good idea, but it takes too much time, so why bother. And that’s why “Googling” is the accepted standard for research. How many of us are interested in knowing whether something is fact or opinion? How many know the difference or even care?

The New York Times Magazine described how Kent Clizbe, a former C.I.A. officer and intelligence contractor, went about the arduous exposure of a daring media con man as “an unrelenting compulsion to get to the bottom of things. He has a perpetual need to turn everything inside out.”

Tinkering gets us to the bottom of things, and that’s what it takes to innovate, break down barriers, and make a difference on or off the job.

4. Stop making mistakes. Is that too much to ask? Of course there are “circumstances beyond our control,” but most often, mistakes result from moving too quickly.

Steve Jobs tapped Ron Johnson to develop the now wildly successful Apple retail stores. Then, based on this success, he was picked to work his magic on saving the legendary J.C. Penney stores. Instead, he unleashed tornado-like disruption and was quickly blown away.

Now, Johnson is launching a new venture and told USA Today, “The mistake I made was

trying to change things too fast. I’m going back to what I learned at Apple, which is that there’s no such thing as an overnight success.”

No one wants to make mistakes, yet they still happen. New executives arrive, for example, with a “Here’s what we’re going to do to make us successful” message. This is always a mistake, because this is the time for tinkering, for learning how the place operates, spotting problems, and coming up with plans for improvement that brings everyone on board.

5. Take control. Those who practice the art of tinkering know its secret. They’ve learned how to take control of their lives. They don’t cower, complain or quit in the face of the endless obstacles they face every day. They’re always looking for ways to make something better.

To encourage tinkering, it might be a good idea to give “Tinkerer of the Month Award” and share tinkering success stories. At a time when so many workers feel undervalued, we should let them tinker and see what happens. It just could be the way to turn a lot of minds into suggestion boxes bursting with new ideas. ■

John Graham of GrahamComm is a marketing and sales strategist-consultant and business writer.

BIZ BOOKS

10 laws of positive business-building

“The 10 Laws of Trust: Building the Bonds that Make a Business Great” by Joel Peterson (AMACOM, \$15.95).

Peterson’s 35-plus years in the business world spans entrepreneurial ventures, commercial real estate, academia, venture capital and dozens of private and public boards of directors. He’s seen what trust builds and what a lack of trust destroys.

His 10 laws are the foundation of business-building; I found the basis for implementing the last six in the first four:

1. “Start with personal integrity.” There aren’t personal and work-life compartments for trust, character and values. Regardless of where you are, you are who you are. People see through facades; once they do, they won’t follow.

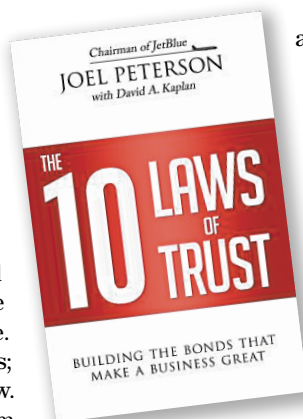
Integrity also involves competence. Getting the right things done right and on time reinforces trust because it demonstrates follow-through commitment.

2. “Invest in Respect.” Spreading trust throughout an organization “depends more on the value placed on individuals than on management techniques or policies. The keys: A. Obtain feedback and listen without judging (Yes, and ... , not Yes, but ...). B. Connect to people on a personal level (e.g. remember names, interests, contributions, their projects, etc.).

When people respect each other, collaboration and teamwork prosper because there are fewer silos, trash-talking, politics



Jim Pawlak



and personal agendas.

3. “Empower others.” High-performance environments allow employees to figure out “how.” They have leeway to question and create. On occasion, they might “drive into the ditch”; that doesn’t mean you should take away their “keys.”

Consider letting employees set their performance measures and objectives because it gives them a real sense of ownership and control.

I did this in my corporate days and found that my staff always set and achieved goals higher than those I would have given them.

4. “Measure what you want to achieve.” Expectations must clearly define the “what and when.” When empowered people know what success looks like, they accept responsibility and accountability for making things happen. Trust prospers when individuals are given the credit they’re due; it wilts when leaders hog the spotlight.

Key takeaway: Trust drives continuous improvement and execution.

...

► **Consider letting employees set their performance measures and objectives because it gives them a real sense of ownership and control.**

“Good Charts — The HBR Guide to Making Smarter, More Persuasive Data Visualizations” by Scott Berinato (Harvard Business Review Press, \$35).

Data visualization (dataviz) started when cavemen drew lines in the dirt to show others where they could find food and shelter. During the Industrial Revolution, management used charts and graphs to reduce complex narratives. Today, it seems dataviz has gone overboard as too many audiences miss the point and suffer “death by PowerPoint.”

Berinato takes dataviz back to the basics by providing information about how we see. Eyes don’t read charts like they read a narrative, which strings together sentences in order. With charts, the eyes are automatically attracted to focal points, peaks and valleys and colors before they even look at the title. The eyes go to the chart’s title to confirm its message.

With this in mind, keep it simple; show a “single salient point so clearly that we feel we understand the chart’s meaning without even trying.” Two bars or two lines do

this effectively.

But every situation isn’t described so easily because relationships frequently have many variables. The more variables depicted, the greater the difficulty in determining meaning. How many is too many? Berinato advises five to 10, but much depends on the audience, too. People familiar with the topic will see more than those who aren’t.

Care must also be taken with the creation of the X (horizontal) and Y (vertical) axes and the legend. Relative to the axes, lengthening or shortening either can literally create an optical illusion that distorts visualization. Having numerous color-coded legend items creates problems because people have difficulty determining shades.

With these factors in mind, Berinato shows hundreds of visual examples that help chart creators focus on the information they need to include and how to effectively present it. ■



Jim Pawlak is a nationally syndicated book reviewer.

ACCOLADES & MORE

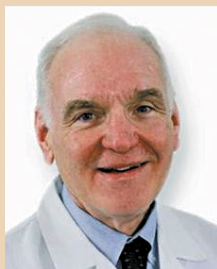


OF NOTE

PRATT & WHITNEY WASP ENGINE RECEIVES DESIGNATION AS A HISTORIC ENGINEERING LANDMARK

Pratt & Whitney's Wasp engine was officially designated as a historic engineering landmark by the American Society of Mechanical Engineers (ASME) in a ceremony held recently at the New England Air Museum. The Wasp engine changed military aviation and pioneered reliable commercial airline service, powering nearly 100 aircraft types. Pictured (from left) are: Dr. Julio Guerrero, ASME president; Bud Lewis, Pratt & Whitney retiree; and Bob Leduc, Pratt & Whitney president.

...



Dr. William MacDonnell

WEST HARTFORD DENTIST RECEIVES 'PROFESSIONAL ACHIEVEMENT' AWARD

The Hartford Dental Society has awarded Dr. William MacDonnell with the 2016 Professional Achievement Award at its 119th Annual Banquet in West Hartford. MacDonnell is a dentist-anesthesiologist who maintains a mobile anesthesia/sedation practice. He has worked with more than 200 Connecticut dentists, caring for patients across the state.

...

INTEGRITY GRAPHICS RECEIVES 2016 AWARDS OF EXCELLENCE



Integrity Graphics, a full service print and design company in Windsor, has been recognized by the Printing Industries of New England (PINE) with the 2016 Awards of Excellence. Colonial Printing, a division of Integrity Graphics, took home the top award — the Best of Show — for its promotional campaign consumer entry titled 25 BEACON. Colonial Printing was also recognized with a Pinnacle Award in the Promotional Campaign Consumer, Div. IV category. Pictured (from left) are: Justin Pallis, PINE chairman of the board; Mary Kay Galvin, FASTSIGNS; and Joseph E. La Valla, Integrity Graphics.

...

ST. FRANCIS PHYSICIAN DESIGNATED 'MASTER' BY AMERICAN COLLEGE OF PHYSICIANS

Dr. Henry Schneiderman, palliative care physician at St. Francis Hospital and Medical Center, has been elected to Mastership in the American College of Physicians (ACP). The recognition was presented to Schneiderman during an ACP convocation ceremony in Washington, D.C.

Please Note: All electronic submissions for Accolades should be sent to news@HartfordBusiness.com. For more information about the Hartford Business Journal's Accolades Page, please visit www.HartfordBusiness.com.

COMCAST VOLUNTEERS GIVE BACK DURING COMCAST CARES DAY



► Nearly 1,000 local Comcast NBCUniversal employees and their families, friends and community partners volunteered to improve eight sites across Connecticut as part of the 15th annual Comcast Cares Day. Connecticut volunteers completed various clean-up projects at Thirman Milner Community School in Hartford as well as sites in Danbury, Middletown, Naugatuck, New Haven, Norwich, Stamford and West Hartford.

SHIPMAN & GOODWIN HOSTS TAKE A CHILD TO WORK DAY




► A group of students in grades four through eight took part in Shipman & Goodwin's "Take A Child to Work Day" at the firm's downtown Hartford office. The day included a tour of the state Capitol, a visit with Gov. Dannel P. Malloy, a mock legislative hearing and mock courtroom debates. Students also participated in a United Way community-service project putting together literacy kits for children who attend kindergarten through third grade in local Hartford schools.

UNITED BANK FOUNDATION PRESENTS CHECK DONATION TO HARTFORD SCHOOL



► The United Bank Foundation Connecticut has donated \$10,000 to Covenant Preparatory School, an independent day school dedicated to meeting the education needs of under-served families. Covenant Prep relies on funding from individual donors, corporate sponsorships, grants and foundations like the United Bank Foundation Connecticut. Pictured are: Jeff Digel (left), chair emeritus, Covenant Preparatory board of trustees; Adam Jeamel (center), United Bank; and Mark Kucia (right), United Bank, surrounded by Covenant Prep students.

A man with grey hair and a beard, wearing a white dress shirt and a dark patterned tie, is shown in profile talking on a mobile phone. He is standing in front of a dark background with some blurred lights.

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